C&F FINANCIAL CORPORATION

Loans \$715 \$743 3 Construction & development \$80 \$72 9 Closed-end 1-4 family residential \$232 \$236 2 Home equity \$33 \$33 \$33 C Credit card \$0 \$0 \$0 \$0 Other consumer \$4 \$4 \$4 \$6 Commercial kindustrial \$28 \$20 -30 Commercial real estate \$72 \$76 \$ Unused commitments \$83 \$87 \$6 Securitization outstanding principal \$0 \$0 Mortgage-backed securities (GSE and private issue) \$2 \$2 \$1 \$6 \$6 \$6 \$6 \$6 \$6 \$6 \$6 \$6 \$6 \$6 </th <th>C&F FINANCIAI</th> <th>L CONFORMION</th> <th></th> <th></th> <th></th> <th></th>	C&F FINANCIAI	L CONFORMION				
Selection Salance also on salance sincer (terms						
1992 1996	Selected balance and off-balance sheet items					
Same	Assets	3 111111		Ş IIIII		5.2%
Solid Sol						3.9%
Section Sect						-9.7%
Same equity					\$236	2.0%
Section	Home equity				\$33	0.8%
Same	Credit card Credit card		\$0		\$0	
Section Sec	Other consumer		\$4		\$4	6.8%
Securitazion outstanding principal Securitazion Se	Commercial & Industrial		\$28		\$20	-30.2%
Securities (CSE and private issue)	Commercial real estate		\$72		\$76	5.7%
Securities Sec	Unused commitments		\$83		\$87	4.3%
Section Sect						
Seet Basked Securities So So So So So So So S						
Other securities 5142 5151 5 Coult & balances due 510 525 138 Résidential mortgage originators (or course) Coused-end mortgage originators (of proper originators)) \$50 \$50 Classification or color (originators originators (originators originators (originators (or						
Residential mortgage originations S25 138						
Cosed-and martagge originated for sole (quarter) 5.185 5.217 1.75	Cash & balances due		\$10			
S185 S217 17	Residential mortgage originations					
Some			\$185		\$217	
S155 S224 40						
Deposits September Septe						
Deposits S647 S687 Construction & S647 S687 Construction & S647 S687 Construction & S647 S687 Construction & S649 S541 S142 3 3 3 3 3 3 3 3 3						
Deposits S647 S687 Construction & S647 S687 Construction & S647 S687 Construction & S647 S687 Construction & S649 S141 S142 3 3 3 3 3 3 3 3 3			4		4	5.2%
Total other borrowings						
Equity						
Equity capital at quarter end S114 \$120 6 Stock sales and transactions with parent holding company (cumulative through calendar year) \$0 \$0 Performance Ratios Tier 1 leverage ratio 11.3% 11.2% Tier 1 risk based capital ratio 14.9% 15.0% Total risk based capital ratio 16.1% 16.1% 16.3% Return on asysts 1.6% 1.7% Net interest margin 7.9% 8.1% Coverage ratio (ALLL+Alloc transfer risk)/Noncurrent loans)) 303.9% 296.4% Loss provision to net charge-offs (qtr) 139.0% 131.2% Net charge-offs to average loans and leases 1.6% 1.6% Asset Quality (% of Total Loan Type) 2011 2012 2011 2012 Construction & development 3.1% 8.4% 0.1% 0.0% Closed-end 1-4 family residential 1.3% 0.7% 0.2% 0.0% Home equity 0.4% 0.1% 0.1% 0.1% Cedit card 0.0% 0.0% 0.0% 0.0% Commercial & Industrial 0.0% 0.0% 0.0%						
Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 leverage ratio Tier 1 risk based capital ratio Total risk based capital ratio 11.3% Return on equity¹ 13.0% Net interest margin¹ Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)) Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases¹ 1 constructions & development Constructions & development Constructions & development Constructions & development Consequent of 1 family residential 1.3% Now Consequent of 1.5% Noncurrent Loans Results (Sof Total Loan Type) Constructions & development Consequent of 1.3% Consequ		ı	100		,,,,	3.00
Stock sales and transactions with parent holding company (cumulative through calendar year) So So	Equity					
Performance Ratios 11.3% 11.2% 11.2% 11.2% 11.2% 15.0% 15.0% 15.0% 15.0% 16.3%						
Tier 1 leverage ratio	Stock sales and transactions with parent holding company (cumulative through calendar year)		\$0		\$0	NA NA
Tier 1 risk based capital ratio 114.9% 15.0% Total risk based capital ratio 16.1% 16.3% Return on equity¹ 13.0% 14.1% Return on assets¹ 1.6% 1.7% Not linterest margin¹ Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)) 13.0% 296.4% Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases¹ 1.6% Noncurrent Loans Foross Charge-Offs Asset Quality (% of Total Loan Type) Construction & development Closed-end 1-4 family residential 1.3% 0.7% 0.2% 0.0% Home equity Credit card 0.0%	Performance Ratios					
Total risk based capital ratio 16.1% 16.3% Return on equity¹ 13.0% 14.1%	Tier 1 leverage ratio		11.3%		11.2%	
Return on equity¹ 13.0%	Tier 1 risk based capital ratio		14.9%		15.0%	
Return on assets 1.6% 1.7% Net interest margin 7.9% 8.1% Coverage ratio {{ALLL+Alloc transfer risk}/Noncurrent loans}}			16.1%		16.3%	
Net interest margin 1						
Coverage ratio {{ALLL+Alloc transfer risk/Noncurrent loans}}						
Loss provision to net charge-offs (qtr) 139.0% 131.2% Net charge-offs to average loans and leases¹ 1.6% 1.6% **Quarterly, annualized.** Noncurrent Loans Gross Charge-Offs						
Net charge-offs to average loans and leases¹ 1.6% 1.6% Quarterly, annualized. Noncurrent Loans Gross Charge-Offs Asset Quality (% of Total Loan Type) 2011 2012 2011 2012 Construction & development 3.1% 8.4% 0.1% 0.0% Home equity 0.4% 0.1% 0.1% 0.1% Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 0.0% 0.0% 2.1% 2.1% Commercial & Industrial 0.7% 1.3% 0.0% 0.0%						
Noncurrent Loans Gross Charge-Offs						
Noncurrent Loans Gross Charge-Offs			1.6%		1.6%	
Asset Quality (% of Total Loan Type) 2011 2012 2011 2012 Construction & development 3.1% 8.4% 0.1% 0.0% Closed-end 1-4 family residential 1.3% 0.7% 0.2% 0.0% Home equity 0.4% 0.1% 0.1% 0.1% Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 0.0% 0.0% 2.1% 2.1% Commercial & Industrial 0.7% 1.3% 0.0% 0.0%	* Quarterly, annualized.					
Construction & development 3.1% 8.4% 0.1% 0.0% Closed-end 1-4 family residential 1.3% 0.7% 0.2% 0.0% Home equity 0.4% 0.1% 0.1% 0.1% Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 0.0% 0.0% 2.1% 2.1% Commercial & Industrial 0.7% 1.3% 0.0% 0.0%		Noncurre	nt Loans	Gross Charge-Offs		
Closed-end 1-4 family residential 1.3% 0.7% 0.2% 0.0% Home equity 0.4% 0.1% 0.1% 0.1% Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 0.0% 0.0% 2.1% 2.1% Commercial & Industrial 0.7% 1.3% 0.0% 0.0%	Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Home equity 0.4% 0.1% 0.1% 0.1% Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 0.0% 0.0% 2.1% 2.1% Commercial & Industrial 0.7% 1.3% 0.0% 0.0%	·					
Credit card 0.0% 0.0% 0.0% Other consumer 0.0% 0.0% 2.1% Commercial & Industrial 0.7% 1.3% 0.0%						
Other consumer 0.0% 0.0% 2.1% 2.1% Commercial & Industrial 0.7% 1.3% 0.0% 0.0%						
Commercial & Industrial 0.7% 1.3% 0.0% 0.0%						
Commercial real estate 6.8% 4.5% 0.0% 0.3%						
Total loans 1.6% 1.6% 0.5% 0.5%						